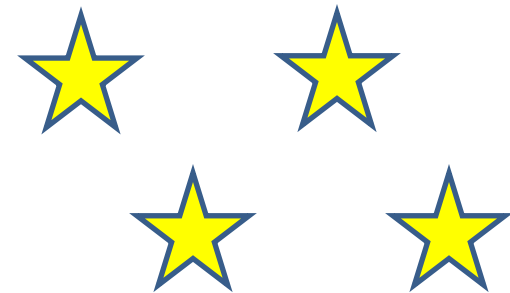
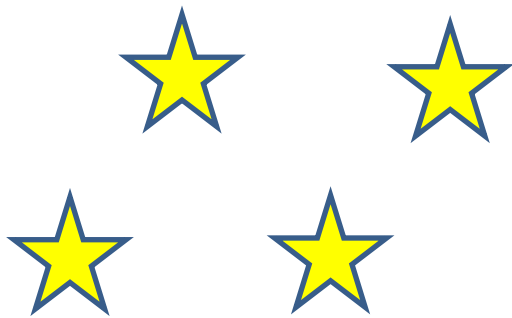


Coverage Counts: Connecting Teens, Immigrants and Homeless Families to Insurance



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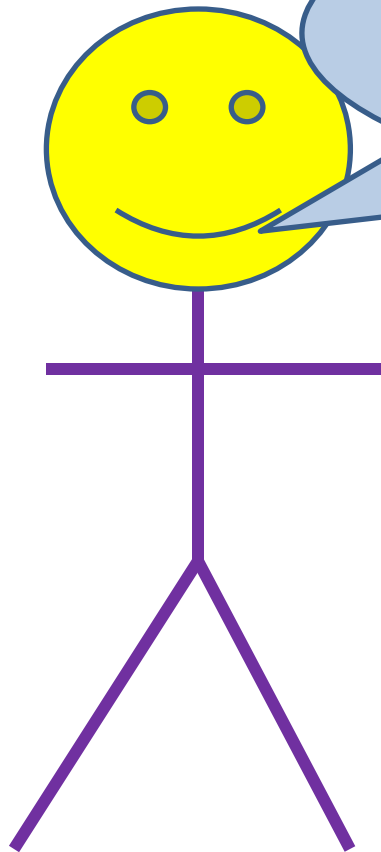
Expanding Access to All



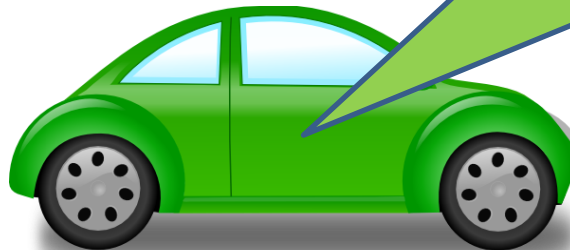
Change has come to Michigan!



As a result of the Affordable Care Act?



Millions more people will have health care coverage. Medicaid is a big, big part of that.



People tend to understand auto insurance better than health insurance. I'm just sayin'...

What's In It For Schools?

- **Healthy kids are more likely to come to school**
- Healthy parents are more likely to bring their kids to school and to stay involved
- Families with health care are more likely to have their kids immunized
- Kids with health care are more likely to play sports
- **There may be opportunities for schools to bill Medicaid**

Enrolling our “Special Populations”

- Most kids who are eligible for Medicaid get enrolled (90-94% in the state)
- BUT... if they are not enrolled it is likely they are:
 - Homeless
 - Teens, especially at-risk teens
 - From immigrant families (LEP)
- These groups have enrollment rates that are about 25-35% points lower than everyone else

Families deserve health care

- And luckily? Help is available!
 - Medicaid:
 - Healthy Kids (age 0-18, pregnancy)
 - Healthy Michigan Plan (age 19-64, parents, older siblings)
 - Children's Health Insurance Program:
 - MIChild (age 0-18)
 - Marketplace:
 - All ages

Where is That Help?

- Find a Navigator or Certified Application Counselor: [EnrollMichigan.com](https://enrollmichigan.com) (Medicaid, MIChild, and the Marketplace)
- Department of Human Services offices (Medicaid and MIChild)
- [Michigan.gov/mibridges](https://michigan.gov/mibridges) (Medicaid and MIChild)
- Washtenaw and Livingston counties: whp.ewashtenaw.org

Today's Purpose:

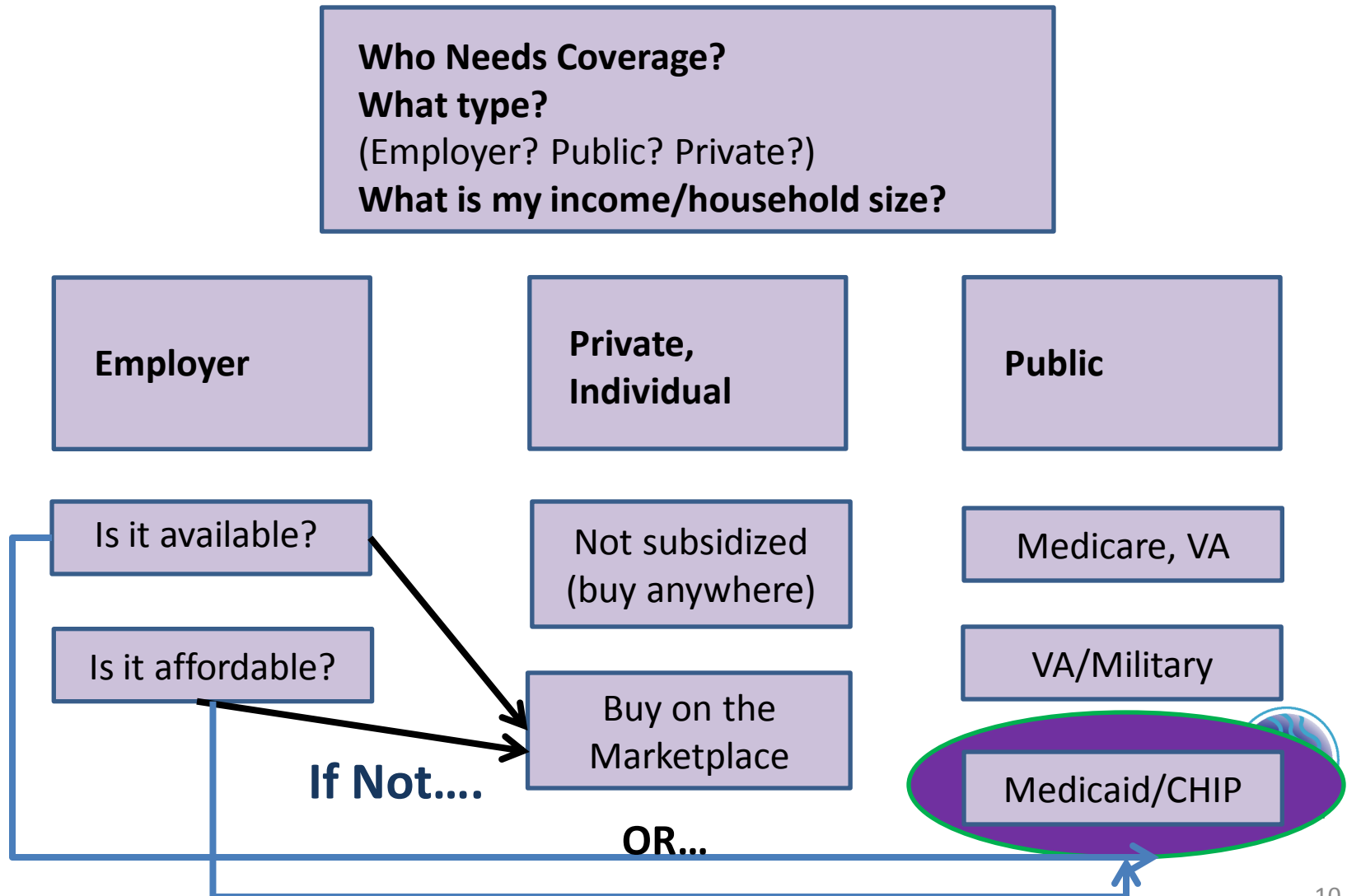
Knowledge, Attitudes, Behavior

- **Knowledge:** Understand the new health care world
- **Attitudes:** Having health care helps kids, and helps schools
- **Behavior:** Encourage people to get covered, help them or direct them to someone who can

Individual Mandate: Part of the ACA

- Everyone must have a minimum level of health care coverage as of January 1, 2014
- Ways to get covered:
 - Employer
 - Public program (Medicaid, MIChild/CHIP, Medicare, VA)
 - Purchase individual coverage—which may or may not be subsidized
- Different people in a family can get covered different ways
- Penalties if no minimum coverage

ACA: Pathways to Coverage



What is the penalty if I don't have coverage?

The “Shared Responsibility Payment”

- **2014:** \$95/adult (\$285/family) **or** 1% of income
- **2015:** \$325/adult (\$975/family) **or** 2% of income
- **2016 and later:** \$695/adult (\$2,085/family) **or** 2.5% of income

**Remember: If someone skips coverage
(even with an exemption from paying the
penalty) and gets sick?**

THEY'VE. GOT. NOTHING.



Medicaid BEFORE the ACA: A “Poor Plus” Program

POOR* +

DISABLED
PREGNANT
CHILD
ELDERLY
VERY LOW-
INCOME PARENT

*Definition of POOR varied by
program

Medicaid AFTER the ACA: A Program for the

POOR

Medicaid AFTER the ACA:

For Poor People—No + Required

- Now, thanks to the Affordable Care Act, if you are under age 65, **you just have to be poor to get Medicaid.**
- If you fit into a special category, there may be additional relevant benefits. (Those “categorical eligibility” programs still exist.)
- Income cutoffs vary by age and program.
- Waiver programs are ended.
- Anyone who was a foster child at age 18 can stay on Medicaid until age 26.

Post-ACA:

What Do We Mean By **Poor**?

- Healthy Michigan Plan (Medicaid Expansion):
138% of the Poverty Level
 - Technically, 133% PL + 5% income set-aside
- Healthy Kids: Up to 160% Poverty Level
- Pregnancy and a baby's first year: Up to 195% Poverty Level
- MICHILD (Michigan's SCHIP Program)—kids between 160% and 212% PL--
\$10/month/family

How Do I Help Someone Apply?

- Web site: Michigan.gov/mibridges
- People need:
 - **Names, dates of birth, social security numbers** (if they have them) for everyone in the household
 - **Income information** for everyone in the household (taxes and pay stubs are both helpful)
- Also helpful: **Logins and passwords for mibridges; DHS case numbers/IDs**

TIP: MAKE FRIENDS WITH MIBRIDGES. It can provide you and your clients with lots of useful information, and it's fairly user-friendly.



The IRS and the ACA: The Tax System Is The Starting Point

- Household Size Determined by Taxes
(Medicaid exceptions coming...)
- Income Determined by Taxes
- Marketplace: Advance Premium Tax Credits
Resolved Through the Tax System
- Medicaid: Taxes are the Starting Point

Important Notes: Household Size

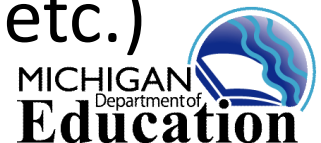
- **Mostly**, household size for both the Marketplace and Medicaid is based on the household declared on your taxes.
- For Medicaid, there are a few exceptions to this.



**DETAILS on how to apply
FOLLOW...
If you want them!**

Thinking About Household Size

- Adult parents may be dependents
- Other family members may be dependents (is the tax filer providing more than 50% support?)
- Family members living in Canada and Mexico may be claimed as dependents
- Older children (18+) may be dependents
- For Medicaid, the household size that counts may be different for different people in the household. (Why? Children in common, separation, etc.)



The “Gift” of MAGI

- Marketplace uses Modified Adjusted Gross Income calculations
- Medicaid has switched to MAGI January, 2014

The image shows a 2012 Form 1040 tax return. A yellow circle highlights the 'Adjusted Gross Income' label on the left side of the form, with a blue arrow pointing to it from the left. Another yellow circle highlights the final 'Adjusted Gross Income' total on line 37, which is '22,125.', with a blue arrow pointing to it from the right. The form includes various lines for income, deductions, and credits. The text 'BAA For Disclosure, Privacy Act, and Paperwork Reduction Act Notice, see separate instructions.' is visible at the bottom left, and 'FDIA0112 01/11/13 Form 1040 (2012)' is at the bottom right.

Special Note for the Self-Employed

- Modified Adjusted Gross Income for people who are self-employed may be VERY different from the gross income.
- **Example: 1099 shows Jane Doe made \$60,000, but the modified adjusted gross income (certain deductions apply!) is \$30,000.**
- Jane will qualify for tax credits, or for Medicaid, based on \$30,000 in income per year, not \$60,000.

MAGI Programs vs. Non-MAGI Programs

- MAGI Programs: **ASSETS DON'T MATTER**

- Healthy Kids (and MICHILD)
- Healthy Michigan Program



- Non-MAGI Programs: **ASSETS MATTER**

- Disability
- Elderly/blind
- Dual eligibles
- Medicare cost share programs



Special Notes: Immigrants

- To qualify for full Medicaid:
 - Citizen OR
 - Green card > 5 years OR
 - Refugee/Humanitarian Status
- To qualify for Emergency Services Only:
 - Must meet all criteria BUT FOR citizenship
- Most immigrants who don't qualify for Medicaid can still buy on the Marketplace, even if their income is <100% PL
- Exception: Individuals with Deferred Action (DACA) status are not eligible for the Marketplace

Special Notes: Immigrants

- ACA detail specifies they can't use information from applications to go after undocumented members of mixed-status families
- Spanish language healthcare.gov application is working now; there is also Spanish language phone assistance
- Documented immigrants not eligible for full Medicaid can still get ESO Medicaid, even if they have Marketplace coverage

Special Notes: Teens

- Who claims the teenager as a dependent?
- Is the teenager (or early twenties) a full-time student?
- If they are a dependent on their family's taxes, in most cases the family income will determine eligibility (19 and 20 year old exceptions)
- If their income exceeds the required amount to file, and they are a dependent, their income will also be counted in the household income



Start with a Conversation

- Before you start the application, ask the applicant:
 - Who is in your family and how old are they?
 - Who has income and what types of income? (Get out your calculator!)
 - Is everyone a citizen? If not, what types of documents do they have?

TIP: If someone also wants to apply for food assistance, you might want to do the applications separately. The food application asks about assets, utilities, rent.



Using The new *health care coverage only* button



MI BRIDGES
State of Michigan

Help

Login to MI Bridges

* User ID

* Password

User Login

Forgot your password? Is your account locked? Please enter your User ID and [Click Here](#)

Forgot your User ID? [Click Here](#)

Community Partners Login

Apply For Health Care Coverage Only

Apply For Other Benefits

- Health Care Coverage
- Food Assistance
- Cash Assistance
- Child Care
- Emergency Services

View My Case

- Check My Benefits
- Report My Changes
- Upload My Documents
- Renew My Benefits






If you do not have a user id and password, click on 'Apply For Health Care Coverage Only', 'Apply For Other Benefits' or 'View My Case' to create an account.

If you have not used a computer very much and would like to practice before you get started. [click here](#)

[Click here](#) to see MIBridges training videos.



HEALTH CARE Coverage ONLY: The Application

-  **Start** → • Head of household information, address and telephone number
-  **People** → • Listing the members of the household and their personal information
-  **Job Income** → • Earned Income for all household members
-  **Other Income** → • Unearned income for all household members
-  **Submit** → • A few last questions and electronic signature

Creating an Account

Step 1: Your Name

Please fill in your name below.

* First Name :

Middle Initial :

* Last Name :

Head of Household

Step 2: User ID and Password

To log in to your account, you will need to create a user ID and password. For both of these, you should choose something that's easy for you to remember but hard for other people to guess.

Keep in mind that you will need your user ID and password as you start your online application. So it is a good idea to write these down and keep them in a safe place.

* User ID :

This must be 5 to 20 letters and/or numbers.

* Password :

This must be 8 to 16 characters long. To create a secure password, you must use letters and at least one number. Password is case sensitive.

* Please re-type your Password :

Make suggestions for user ID... first and last name? Email?

Password must be at least eight characters, with a letter and number
It cannot contain own name (first or last)

Suggest a password

Step 3: Secret Questions

We are also asking two "secret questions" that you can use if you ever need to recover your password. Click on the box to choose a question that only you know the answer to. Then fill in your answer. It is a good idea to write down the answer you give, since you will need to type it in exactly the same way if you lose your password.

* Secret Question1 :

* Answer to Secret Question1 :

* Secret Question2 :

* Answer to Secret Question2 :

Secret Questions: Ask don't show!

Step 4: User Acceptance Agreement

☐ As the last step in creating your account, please check the box to let us know that you have read and agreed to Michigan's User Acceptance Agreement. [Click here](#) to read the Agreement, which tells you more about how we will keep your personal information private and secure.





* The red asterisk *

* First Name : Middle Initial : * Last Name : Suffix :

* Gender : ☒ Male ☐ Female

* Date of Birth :

* Please Confirm Date of Birth :

* What is this person's marital status?

Social Security Number :

Please Confirm Social Security Number :

Enter the name as shown on this person's Social Security card (if not same as above): What is the best way to get in touch with you during the weekday?

If you are deaf or hard of hearing and you have asked us to get in touch by phone, what method do you use?

Apply for everyone that needs coverage

Program Selection

Please check the box for the program this person is applying for. If you do not check a box, this person will not be applying for that program.

☒ Health Care Coverage

**TIP: Immigrants who are not qualified can still get
Emergency Services, if you check the box**

Citizenship/Immigration questions


- Are you a citizen?
- If yes, are you naturalized or derived?
- If no, do you have eligible immigration status?
- If yes—enter the document numbers

Don't get lost in the review page

Job Income Summary

Here is a summary of what you have told us. If a section below has a check mark, you have given all of the information we have asked for. If you would like to change your answers or finish a section that does not have a check mark, click on "Change" or "Add." If you would like to remove something, click on "Erase."

Review Your Answers: Current or Recent Job Summary

Who	Employer	Pay Type	How Much	Hours Per Week	Section Complete?	Change or Erase
 john	Big Tire Co	Hourly	\$11	40		Change or Erase

Add a Job

To add a job for someone in your home, please choose their name and click the Add button.

Name:

< click here to choose > ▼

Add

Other Income

Who	Type of Income	How Much	Frequency	Section Complete?	Change or Erase
You have told us that no one in your home has income from a source other than a job or self-employment.					

Other Income

To add a type of other income, please choose the person and the type of income, then click the Add button.

Name:

< click here to choose > ▼

Type:


Unemployment Benefits ▼

Add





Review Your Answers: Self-Employment Summary

Adding or deleting family members





MI BRIDGES
State of Michigan


Hello, john. You are logged in.


 **Print**  **Help**


29% Complete

 **Start**

 **People**

 **Job Income**




 **Other Income**


 **Submit**

Household Members Summary

Here is a summary of what you have told us. If a section below has a check mark, you have given all of the information we have asked for. If you would like to change your answers or finish a section that does not have a check mark, click on "Change" or "Add." If you would like to remove something, click on "Erase."

Review Your Answers: People In Your Home


Who	Gender	Date of Birth	Where You Live	Section Complete?	Change / Renew
 john	Male	XX/XX/XXXX			Change
 Emily	Female	XX/XX/XXXX			Change or Erase
 Carol	Female	XX/XX/XXXX			Change or Erase

Add More People
To add another person to your household, click the Add button. 


Before you submit...

don't worry about it


99% Complete

 Start

 People

 Job Income

 Other Income

 Submit

Before You Submit the Application

We have found some unanswered questions (or missing information) in the sections listed below. Although you do not have to answer **all** of the questions **before** you submit your application, you may be required to provide the information in order to receive benefits. You can go back to review those sections by clicking on the links below **OR** click **Next** to submit your application **now**.

Section	Review
Start	Click here
People	Click here
Job Income	Click here

 Back

Save & Exit

Next 

View eligibility results immediately

Logout

Thank You!

Please click the View My Results button below to view your benefit details

View My Results

Keep Track of Your Application

Your tracking number for this application is **T18596343**.

Be sure to write this number down or print this page for your records.

If you have a question about the status of your application, check online using Check My Benefits or contact the DHS office listed above. If you have your tracking number, it can help you get an answer more quickly. If you have not heard back about an application you have submitted, please be sure to check online using Check My Benefits or contact the DHS office before submitting another online application.

Print Your Application

If you would like to print or save a copy of your application for your files, please click the Print My Application button. If you decide to print or save, please keep in mind that your application has your private, personal information in it.

Print My Application

Keep in mind that you will need to have a program called Adobe Acrobat Reader to see and print this information. If you do not have this program on your computer, you may install it for free by clicking:



Linking Account + DHS Case

Welcome to MI Bridges. This page gives you a quick look at your benefits. It also lets you know if you need to do something to get or keep getting benefits. If you do not see what you are looking for, try clicking on the Help button above. MI Bridges applies to only Food Assistance, State Emergency Relief (SER) - Energy and Non Energy Services, Medical Assistance, Cash Assistance and Child Development and Care Programs.

We have taken a number of steps to keep your information private and secure. Click on [MI Bridges Account](#) to learn more about our security or to manage your account.

You may be able to use MI Bridges to get more information about the status of your benefits. We will need to get some more information from you before we can show you the status. To give this information, please [click here](#).

What is the status of my benefit programs?

You are associated to benefits mentioned below. If you have applied for any of these benefits, you can click on 'Click Here For Details' to view summary of your benefits. This information is current as of **March 21, 2014 at 10:24 P.M. EST.**

Which Benefit?	What is my status?	Benefit Details
	We are sorry - we do not have any benefit information to show you at this time. If you have questions about your benefits, please contact the local agency where you applied.	

Bridge Card Information

After you receive your first replacement card or if you have already received a replacement card, your benefits may be reduced to cover the cost of replacing any additional cards.

When are my upcoming appointments?

As of today, we do not have any appointments scheduled for you in the next forty-five (45) days.

What does my worker need from me?

As of today, the worker is not waiting for any information from you.

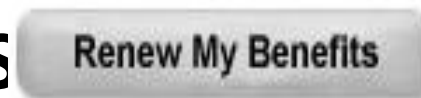
Using *mi bridges* ... beyond the application

- UPLOADING VERIFICATIONS

- REPORTING CHANGES

- RENEWING BENEFITS

- VIEWING LETTERS FROM DHS



Available Correspondence

Please [click here](#) to view the list of correspondence sent in the last 60 days.

How long will it take?

- After you create the account (5-10 minutes)
 - The actual application will take 10-15 minutes for a single person if you work slowly.
 - Add 5 minutes for each additional person in the family



Often, the approvals are immediate!!!



- Don't forget to spend 5 minutes explaining what will happen next
- VCLs, supplemental questionnaires may need to be returned
- People will need to choose a managed care plan.



Call us, maybe?!

Ruth Kraut

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Ypsilanti, MI 48197

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